

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. **18-21983 CMB**
SHANNI SNYDER :
Debtor :
 : Chapter **7**
 :
Movant :
 : Related to Document No. **1**
v. :
 :
Respondent (if none, then "No Respondent") :

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

_____ Voluntary Petition - *Specify reason for amendment:*

_____ Official Form 6 Schedules (Itemization of Changes Must Be Specified)

☒ Summary of Schedules

☒ Schedule A - Real Property

☒ Schedule B - Personal Property

_____ Schedule C - Property Claimed as Exempt

_____ Schedule D - Creditors holding Secured Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

☒ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

☒ Creditor(s) added **and modified information as to some creditors to update**

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule G - Executory Contracts and Unexpired Leases

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule H - Codebtors

☒ Schedule I - Current Income of Individual Debtor(s)

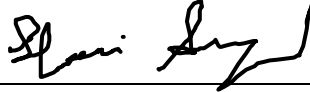
☒ Schedule J - Current Expenditures of Individual Debtor(s)

☒ Statement of Financial Affairs

☒ Chapter 7 Individual Debtor's Statement of Intention

____ Chapter 11 List of Equity Security Holders
____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
____ Disclosure of Compensation of Attorney for Debtor
X Other **Note: Data added is based on 2018 filing date and 180 days thereafter**

Date: **July 27, 2022**



Attorney for Debtor(s) [or *pro se* Debtor(s)]

SHANNI SNYDER

(Typed Name)

14390 ROUTE 30 IRWIN PA 15642

(Address)

412 2181750

shannis@pm.me

(Phone No.)

pro se

List Bar I.D. and State of Admission

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Fill in this information to identify your case:

Debtor 1 Shanni Snyder
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 18-21983
(If known)

☐ Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information 12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets**Your assets**

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from *Schedule A/B* \$ 22,000.00

1b. Copy line 62, Total personal property, from *Schedule A/B* \$ 201,337.00

1c. Copy line 63, Total of all property on *Schedule A/B* **\$ 223,337.00**

Part 2: Summarize Your Liabilities**Based on date of filing and 180 days thereafter.****Your liabilities**

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* \$ 0.00

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* \$ 0.00

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* + \$ 50,080,719.15

Your total liabilities**\$ 50,080,719.15****Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I* \$ 1,238.00

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J* \$ 1,700.00

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 1,008.67

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.**Total claim****From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 0.00

Fill in this information to identify your case and this filing:

Debtor 1 Shanni Snyder
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number (if know) 18-21983

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2
- ☒ Yes. Where is the property?

1.1 Jacks Run Road
Street address, if available, or other description

McKeesport PA 15131
City State ZIP Code

Allegheny County
Country

What is the property? Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☒ Land
- ☒ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

In 1990, John Biros offered me to buy into land with him on Jacks Run Road in White Oak, Pennsylvania, along with other members of his family. I paid him \$5000 in cash. He told me I would receive 15 to 20% of the company, JAR Coal, depending on what they ultimately pay. Over the years when I asked him, he told me that the Company owns the property but they cannot form a company for the owners or issue shares. When I filed my original bankruptcy, I did not consider it my property because the company did not issue shares yet. However, as I am now informed that I must list all protential property including equitable claims, I am listing it.

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>110,000.00</u>	\$ <u>22,000.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Equitable interest

☐ Check if this is community property

1.2 5104 Old Clairton Road
 Street address, if available, or other description

Pittsburgh PA 15236
 City State ZIP Code

Allegheny County
 Country

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other_____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>Unknown</u>	\$ <u>0.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Equitable interest

☐ Check if this is community property

1.3 98 Arlene Drive
 Street address, if available, or other description

North Versailles PA 15137
 City State ZIP Code

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other_____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>Unknown</u>	\$ <u>0.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Equitable interest

☐ Check if this is community property

1.4 412 Lincoln Highway
 Street address, if available, or other description

North Versailles PA 15137
 City State ZIP Code

Allegheny County
 Country

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other_____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>Unknown</u>	\$ <u>0.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Equitable interest

☐ Check if this is community property

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....>

\$ 22,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☒ No
☐ Yes

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

6. **Household goods and furnishings**

Do not deduct secured claims or exemptions.

Examples: Major appliances, furniture, linens, china, kitchenware

- ☒ No
☐ Yes. Describe...

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe...

computer
Washer and dryer
telephone
television
television

\$ 1,100.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe...

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes. Describe...

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe...

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe...

miscellaneous clothing

\$ 2,000.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver

- ☐ No
☒ Yes. Describe...

everyday earrings

\$ 500.00

13. Non-farm animals*Examples:* Dogs, cats, birds, horses

- ☐ No
☒ Yes. Describe...

cat (deceased)\$ Unknown**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☐ No
☒ Yes. Give specific information...

Items stolen in 2011 as a result of the self-help eviction. Items itemized in attached. None are in my possession as they were converted. See attached list\$ 15,000.00**15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.....****\$ 18,600.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No
☒ Yes.....

Cash \$ 125.00**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes.....

Institution name:

17.1. Checking account:

Citizens Bank (as of bankruptcy filing date)\$ 100.00

17.2. Other financial account:

Pennsylvania Unclaimed Property\$ 50.00**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- ☐ No
☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

JAR Coal Company20 %\$ UnknownHood Holdings was officer but no longer am. Zero equity.0 %\$ 0.00**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them.....

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
☐ Yes. List each account separately

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes.....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☒ No
☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...

--

Federal:	\$ <u>0.00</u>
State:	\$ <u>0.00</u>
Local:	\$ <u>0.00</u>

29. Family support*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☐ No
☒ Yes. Give specific information....

Liberty Mutual Insurance Company

Alimony:	\$ <u>0.00</u>
Maintenance:	\$ <u>0.00</u>
Support:	\$ <u>0.00</u>
Divorce settlement:	\$ <u>0.00</u>
Property settlement:	\$ <u>Unknown</u>

30. Other amounts someone owes you*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☐ No
☒ Yes. Give specific information....

U Lock Inc judgment for wage violations for failing to pay for services provided. The judgment consists of a value of \$262,702 which derives from 1,506 days of svcs, of which 865 days belong to the bk.estate (\$150883), and 180 days post-filing may belong to the estate (\$31579). I have not listed 461 days valued at \$80876 because it falls outside of the 180 days of assets that could belong to the bankruptcy estate).
--

\$ 182,462.00**31. Interests in insurance policies**

- ☒ No
☐ Yes. Name the insurance company of each policy and list its value....

32. Any interest in property that is due you from someone who has died

- ☒ No
☐ Yes. Give specific information....

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

- ☐ No
☒ Yes. Give specific information....

Robert Goldman and Robert Biros for Pennsylvania Fair Credit Extension Uniformity Act violations, Robert Goldman and Robert Biros for abuse of process, Robert Goldman and Robert Biros for Breach of Quiet Enjoyment for self-help eviction attempts including shutting off water and telling her not to go to court, Michael Daugherty, RMSW Limited, David Bertok, Scalise Corporation, Dominic Scalise, Robert C Malt, James Novak, Nicholas Dreistadt, Greg Arendas, William Sombo, William Kaufmann, Robert Dippolito, William Scalise, Robert Goldman and Robert Biros for Tortious Interference with Contractual Relations for interference with water service. This lawsuit remains pending in the Court of Common Pleas of Allegheny County at LT, Robert Rizzo, Carl Steinkopf

\$ Unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Give specific information....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information...

36. Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....>

\$ 182,737.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information...

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....>		\$22,000.00
56. Part 2: Total vehicles, line 5	\$ <u>0.00</u>	
57. Part 3: Total personal and household items, line 15	\$ <u>18,600.00</u>	
58. Part 4: Total financial assets, line 36	\$ <u>182,737.00</u>	
59. Part 5: Total business-related property, line 45	\$ <u>0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	\$ <u>0.00</u>	
61. Part 7: Total other property not listed, line 54	+ \$ <u>0.00</u>	
62. Total personal property. Add lines 56 through 61	\$ <u>201,337.00</u>	Copy personal property total▶
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$ <u>223,337.00</u>

ATTACHMENT TO SCHEDULE 106 A/B PROPERTY

Additional list of property consisting of items taken during the "self help" eviction that occurred in 2011. This is included because the lawsuits against the police and William Scalise remain pending in Court.

\$3,800.00 cash, Jewelry box

1k with 8-10k in jewelry in it, In bathroom sapphire necklace with earrings -\$1500, 5 Silver rings- \$200.00, 2 Cherry Dressers my room- 2k, 2 wine glasses -\$30, Clothes rack- \$100, 3 Mattresses box springs and mattress pads -\$1500, 3 bed frames- \$60, 1 iron head board- 1k, 100 cd movies 1k and in boxes, with the stand -\$50, ten pictures in frames - \$100, 1 white phone/fax machine- \$40, Lalique glass vase- \$300, extra blankets \$100, electric blanket -\$30, 2 Seiko watches- \$60, 2 alarm clocks- \$40, 2 gold dipped roses- \$100, Bathroom, Set of Beige towels \$100.00, 5 bottles of Framesi shampoo- \$100, 4 one gallon bottles of conditioner- \$80, Professional hair dryer- \$60, flat iron- \$100,

purses and bags \$100, shower curtains \$80, Shower curtain hooks- \$50, 5 area rugs- \$80,2 – shower rods- \$20, cleaning supplies- \$100, 2 Adult male robes- \$100, 1 Victoria secret robe- \$50,3 – large wicker laundry baskets -\$200, 1 shoe box of hardware- \$75, 2 mountain bikes, 3 large pieces of luggage- \$180, professional hockey stick -\$100, 2 – baseballs from the 2006 Pirates all star game- \$50,1- professional drum set, 2 pairs of Heely's -\$60, paper guitar - \$25, guitar- \$100,1 – pair of Salomon skis- \$180, 2 pair of- Rossignol ski boots- \$200, 1 pair of child's mongoose roller blades- \$50, 4 - fishing poles \$120, 3 – basketballs -\$50, 4 Harlem Globe Trotters basketballs \$150, 1 pair adult roller blades- \$85, 2 ski poles- \$40, 2 aluminum bats -\$50, 2 pairs of boxing gloves- \$50, 1 pair padded punch blockers- \$20, 2 foam targets for blow darts, 2- Kitty litter boxes- \$20,10 pieces of Large storage containers, Kitchen dishes 8 piece \$100, Casserole dishes pie pans misc. \$100, pots and pans - \$150, Antique decanter with glasses - \$80, Silverware- \$40, crock pot- \$30, Utensils-\$100, food- \$600, 1 computer chair- \$150, 3 shelf steel and wood shelves - \$75, 1 Olympus digital camera - \$150, 1 JVC camcorder - \$350, 2 Guess leather coats- \$300, 1 – spider gear winter coat- \$100, 2- North face winter coats- \$300, 10- baseball hats- \$180, 3 pair of winter boots- \$150, 3 face masks- \$50, 10 winter hats- \$100, 5- pair of gloves- \$100,2 - scarves \$40, 4- back packs- \$200, Harry Potter Nimbus 2000- \$250, Harry Potter wall hangings- \$60, 6 Harry Potter movies- \$100, Dragon Ball Z- whole series- \$400, bop it -\$10, granite book ends- \$30, 3 – bibles -

\$60, 100 books – 1k, water colors - \$50, awards and trophies, boys knickknacks they homemade, 3 photo albums - \$40, x-box 360, psp – 3 games, dsi- 15 games, Game Boy- 7 games, 2 game cubes, 20 stuffed animals - \$200, 1 – alligator head - \$20, 50 – Nerf guns- plus ammo 1k, 1000- Yugio- Pokemon cards 1k-2k, 1 limited signature series pantera claws - \$50, puzzles- \$50, 3- Zippo lighters- \$60, 5 – air soft guns- \$120, 2 sleds- \$50, Foam flooring for weight equipment- \$80, 4- 25lb weights, 4 10 lb weights, black and white curtains and sheers- \$100, 5 Tupperware containers -\$100, 5 boxes of clothes –, file folders and stamps - \$20, buffet table - \$50, 2 Easter baskets -\$30, 2 bowling balls- \$120, spy glasses- \$15, safe- \$20, Professional puppet set - \$100, professional magic set- \$100, Halloween decorations- \$100, Christmas tree- \$100, ornaments- \$300, wreath - \$30, Lighted garland -\$100, Mr. and Mrs. Clause on a couch -\$80, among other things.

INFORMATIONAL ATTACHMENT TO SCHEDULE 106A/B PROPERTY

These amendments are based on property owned in 2018 and do not include property acquired 180 days after the filing of bankruptcy.

CLAIMS AND LAWSUITS

In my original claims, I overlooked several pending lawsuits and claims that remained outstanding. This was an oversight as I did not fully grasp and understand the forms. I am identifying the lawsuits the remained outstanding at the time of the bankruptcy filing: The purpose of this Amendment is to disclose the claims and lawsuits I had pending in 2018 and to provide a description of them.

Court of Common Pleas of Allegheny County Pennsylvania
Tammy Snyder v. Liberty Mutual Insurance
Case **GD-09-020506**

A motion for leave to intervene and to strike *void ab initio* judgment remains pending in this suit for insurance proceeds relating to 98 Arlene Drive, North Versailles, PA 15137. This related to a large insurance policy converted.

United State District Court for the Western District of Pennsylvania
Shanni Snyder v. RMWS Limited, Scalise Construction, William Scalise,
Dominic Scalise, and Robert C. Malt

Case 2:12-cv-00912

This case remains pending. These companies joined with the police and acted in the capacity of government agents and assisted perform a “self help eviction.” In addition, they violated Landlord Tenant laws, converted various personal property, and engaged in a Racketeer Corrupt Organization.

United States District Court for the Western District of Pennsylvania
Shanni Snyder v. Michael Daugherty, David Bertok, Robert Rizzo, James Novak, Greg Arendas, Robert Dippolito, Nicholas Dreistadt, William Sombo, Carl Steinkopf, and William Kaufmann.

Case 11-cv-0879

This lawsuit survived a motion to dismiss and the counts that the judge did dismiss have evolved favorably. Specifically, the police and district attorney's office participated in a self-help eviction, entered my residence, refused to allow videotape recording in my own location, and allowed the conversion of my personal property under the color of law.

Court of Common Pleas of Allegheny County

AR-09-000544

East Allegheny v. Shanni Snyder

School district sued or taxes and obtained judgment. Appeal was taken to Commonwealth Court. Commonwealth Court vacated the judgment and remanded. School district took no further action. IT IS BELIEVED THAT POST-BANKRUPTCY IN THIS CASE, THAT A THIRD PARTY PAID THESE TAXES. This and all other taxes due East Allegheny are disputed.

Court of Common Pleas of Allegheny County

GD 05-4025

John T. Tomasic v. Mark Snyder et al

As to two properties possessed by Shanni Snyder, 412 Lincoln Highway, North Versailles PA 151367 and 5104 Old Clairton Road, Pittsburgh PA 15236, John T. Tomasic obtained a writ of possession. That writ of possession was vacated by the Superior Court of Pennsylvania, yet the Court of Common Pleas refused to make the rule to strike it absolute. Mr. John T. Tomasic may owe Snyder for breach of quiet enjoyment and/or there may be an adverse possession interest to the property.

United States District Court Western District of Pennsylvania

Case 2:21-cv-994

Snyder v. U Lock

Wage violations for unpaid services/work done. This was not included on the schedules because I did not consider it income or a debt at the time, just a promise that when a mortgage was given on the U Lock property I would be paid.. I learned from the United States Department of Labor Wage & Hour division that people must be given minimum wage regardless of the circumstances. While U Lock testified in certain proceedings that I worked for “sisterly love,” corporations do not pay love, they must pay wage.

This judgment is based on 1,506 days at \$87.72 per day. 865 of these days belong to the bankruptcy estate. 180 days post-filing may be owed to the bankruptcy estate. Finally, there is no basis for any claim by the bankruptcy estate for the debt from November 15, 2018, through February 15, 2022, consisting of 461 days. The total judgment is \$262,700 and its pro-rate ownership is identified herein.

Court of Common Pleas of Westmoreland County

21JU04758

Shanni Snyder v. U Lock

This is the judgement from federal court identified above, filed to create a lien on all real property in U Lock so it can be executed.

Court of Common Pleas of Westmoreland County

22 CJ 00928

Shanni Snyder v. U Lock, Christine Biros, Biros Irrevocable Life Insurance Trust, various estates, Westmoreland County Records of Deeds, Judge Harry Smail and Josh Shapiro Pennsylvania Attorney General.

This is a lis pendens relating to the lien owned by the bankruptcy estate and myself, jointly. I filed a writ of summons. I intended to invoke Pennsylvania’s voidable transfers law to reverse the preferential transaction giving Christine Biros deeds when other creditors were not notified, her unsecured loan was

not preferential, etc., and to declare the lien priority of my judgment considering she lodged her deeds after my judgment lien. Recorder was included because two sets of deeds exist as to the property and to declare which are valid. Finally, judge and attorney general included under 42 USC 1983 to declare, without seeking any damages, that Pennsylvania's "constructive trust" procedure conflicts with statutory voidable transfers laws, is unconstitutional as it provides a preference to other parties who are not notified of the lawsuit or permitted to join, and that the procedure of taking ex parte telephone calls from one party and issuing "unilateral" decisions violates due process and harms the public and creditors.

Court of Common Pleas of Westmoreland County
11CI04270

Shanni Snyder v. William Scalise (counterclaim)

Debtor filed suit for injunctive relief only and withdrew her claims because they were moot. However, William Scalise filed a counterclaim asserting that Debtor caused damage to his property. While the suit appears moot because Mr. Scalise did not fix the damage and sold the house to the purchaser without incurring any loss, he has not discontinued his action. Nevertheless, debtor lists Scalise as a creditor.

CLAIM TO BE FILED:

Against Christine Biros to establish lien priority, avoidable preference, voidable transfer, etc. pursuant to both Pennsylvania and federal law.

Fill in this information to identify your case:

Debtor 1 Shanni Snyder
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number (if know) 18-21983

☐ Check if this is
an amended
filing

Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

- ☒ No. Go to Part 2.
☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing else to report in this part. Submit to the court with your other schedules.
☒ Yes. Fill in all of the information below.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1	<u>Crown Real Estate & Management Systems Inc</u> Nonpriority Creditor's Name <u>12801 Route 30</u> Number Street <u>Irwin PA 15642</u> City State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? <u>1/1/2002</u> As of the date you file, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify rents -- disputed.	\$ 379.00
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4.2	<p><u>East Allegheny School District</u> Nonpriority Creditor's Name</p> <p><u>1150 Jacks Run Road</u> Number Street</p> <p><u>North Versailles PA 15137</u> City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 3958</p> <p>When was the debt incurred? <u>12/31/2007</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input checked="" type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Existed in 2018, but paid by third party. School tax. Was \$6019.27 at original bankruptcy.</u></p>
4.3	<p><u>East Allegheny School District</u> Nonpriority Creditor's Name</p> <p><u>1150 Jacks Run Road</u> Number Street</p> <p><u>North Versailles PA 15137</u> City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 9017</p> <p>When was the debt incurred? <u>05/15/2009</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input checked="" type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Paid by third party after bankruptcy filing. Was \$5793.47. School tax.</u></p>
4.4	<p><u>Greensburg Central Catholic Junior-Senior High</u> Nonpriority Creditor's Name</p> <p><u>School</u></p> <p><u>911 Armory Drive</u> Number Street</p> <p><u>Greensburg PA 15601</u> City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 0841</p> <p>When was the debt incurred? <u>9/1/2017</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Guarantor of education for third party.</u></p>

4.5 John H Boeggeman III, John H. Boeggeman et al
 Nonpriority Creditor's Name

al

c/o Alan Papernick
 Number Street
 301 Grant Street, 34th Floor

Pittsburgh PA 15219
 City State ZIP Code

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred? 1/1/2002

As of the date you file, the claim is: Check all that apply.
☒ Contingent
☒ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Claimed amounts were due on a loan

\$ Unknown

4.6 Robert Biros, Christine Biros, John Biros
 Nonpriority Creditor's Name

3285 Jacks Run Road
 Number Street
 McKeesport PA 15131
 City State ZIP Code

Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred? 5/1/2017

As of the date you file, the claim is: Check all that apply.
☒ Contingent
☒ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Made false claims of rent due when they provided lodging in exchange for work done in 2011-2014 helping with their gaming machines. Between 2003 and 2017.

\$ Unknown

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ 0.00
	6b. Taxes and certain other debts you owe the government	6b. \$ 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ 0.00
	6e. Total. Add lines 6a through 6d.	6e. \$ 0.00

		Total claim
Total claims from Part 2	6f. Student loans	6f. \$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ 379.00
	6j. Total. Add lines 6f through 6i.	6j. \$ 379.00

Fill in this information to identify your case:

Debtor 1 Shanni Snyder

First Name Middle Name Last Name

Debtor 2 _____

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 18-21983

(if know)

Official Form 106H

12/15

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
☒ No
☐ Yes
2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)
☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1 Shanni Snyder
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 18-21983
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
- ☒ Not employed

- ☐ Employed
- ☐ Not employed

Occupation**Employer's name****Employer's address**

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there?**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 0.00

\$

3. Estimate and list monthly overtime pay.

3. + \$ 0.00

+ \$

4. Calculate gross income. Add line 2 + line 3.

4. \$ 0.00

\$

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$ 0.00	\$
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$
5e. Insurance	5e. \$ 0.00	\$
5f. Domestic support obligations	5f. \$ 0.00	\$
5g. Union dues	5g. \$ 0.00	\$
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$
_____	\$	\$
_____	\$	\$
_____	\$	\$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$
8b. Interest and dividends	8b. \$ 0.00	\$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 688.00	\$
8d. Unemployment compensation	8d. \$ 0.00	\$
8e. Social Security	8e. \$ 0.00	\$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$
8g. Pension or retirement income	8g. \$ 0.00	\$
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 688.00	\$
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 688.00 +	\$ = \$ 688.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: <u>unmarried partner not living provides assistance</u>	11. + \$ 550.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12. \$ 1,238.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. The child support of 688 ceased on August 1, 2018. Debtor did not have any employment, but she performed work and services for U Lock Inc. from January 1 2016 through Feb 15 2020. Debtor did not receive payment. Because she was not receiving payment, it was not included on the original schedules. <input checked="" type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 Shanni Snyder
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania (State)

Case number 18-21983
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?☒ No☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?☒ No☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 250.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	5. \$ 0.00
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. \$ 75.00
6b.	Water, sewer, garbage collection	6b. \$ 0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 75.00
6d.	Other. Specify: _____	6d. \$ 0.00
7.	Food and housekeeping supplies	7. \$ 800.00
8.	Childcare and children's education costs	8. \$ 0.00
9.	Clothing, laundry, and dry cleaning	9. \$ 50.00
10.	Personal care products and services	10. \$ 200.00
11.	Medical and dental expenses	11. \$ 0.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 250.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 0.00
14.	Charitable contributions and religious donations	14. \$ 0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. \$ 0.00
15b.	Health insurance	15b. \$ 0.00
15c.	Vehicle insurance	15c. \$ 0.00
15d.	Other insurance. Specify: _____	15d. \$ 0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. \$ 0.00
17b.	Car payments for Vehicle 2	17b. \$ 0.00
17c.	Other. Specify: _____	17c. \$ 0.00
17d.	Other. Specify: _____	17d. \$ 0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	20a. \$ 0.00
20b.	Real estate taxes	20b. \$ 0.00
20c.	Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d.	Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e.	Homeowner's association or condominium dues	20e. \$ 0.00

21. **Other.** Specify: _____

21. +\$ 0.00
 +\$
 +\$

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 1,700.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$

22c. \$ 1,700.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 1,238.00

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 1,700.00

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ -462.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 Shanni Snyder
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 18-21983
(If known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☐ 1. There is no presumption of abuse.
- ☒ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☒ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse																						
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$0.00	\$0.00																						
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$0.00	\$0.00																						
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$1,008.67	\$0.00																						
5. Net income from operating a business, profession, or farm	<table><tr><th>Debtor 1</th><th>Debtor 2</th></tr><tr><td>Gross receipts (before all deductions)</td><td>\$0.00</td><td>\$0.00</td></tr><tr><td>Ordinary and necessary operating expenses</td><td>– \$0.00</td><td>– \$0.00</td></tr><tr><td>Net monthly income from a business, profession, or farm</td><td>\$0.00</td><td>\$0.00</td></tr></table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$0.00	\$0.00	Ordinary and necessary operating expenses	– \$0.00	– \$0.00	Net monthly income from a business, profession, or farm	\$0.00	\$0.00	<table><tr><th>Debtor 1</th><th>Debtor 2</th></tr><tr><td>Gross receipts (before all deductions)</td><td>\$0.00</td><td>\$0.00</td></tr><tr><td>Ordinary and necessary operating expenses</td><td>– \$0.00</td><td>– \$0.00</td></tr><tr><td>Net monthly income from rental or other real property</td><td>\$0.00</td><td>\$0.00</td></tr></table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$0.00	\$0.00	Ordinary and necessary operating expenses	– \$0.00	– \$0.00	Net monthly income from rental or other real property	\$0.00	\$0.00
Debtor 1	Debtor 2																							
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Ordinary and necessary operating expenses	– \$0.00	– \$0.00																						
Net monthly income from rental or other real property	\$0.00	\$0.00																						
6. Net income from rental and other real property	<table><tr><th>Debtor 1</th><th>Debtor 2</th></tr><tr><td>Gross receipts (before all deductions)</td><td>\$0.00</td><td>\$0.00</td></tr><tr><td>Ordinary and necessary operating expenses</td><td>– \$0.00</td><td>– \$0.00</td></tr><tr><td>Net monthly income from rental or other real property</td><td>\$</td><td>\$0.00</td></tr></table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$0.00	\$0.00	Ordinary and necessary operating expenses	– \$0.00	– \$0.00	Net monthly income from rental or other real property	\$	\$0.00	<table><tr><th>Debtor 1</th><th>Debtor 2</th></tr><tr><td>Gross receipts (before all deductions)</td><td>\$0.00</td><td>\$0.00</td></tr><tr><td>Ordinary and necessary operating expenses</td><td>– \$0.00</td><td>– \$0.00</td></tr><tr><td>Net monthly income from rental or other real property</td><td>\$</td><td>\$0.00</td></tr></table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$0.00	\$0.00	Ordinary and necessary operating expenses	– \$0.00	– \$0.00	Net monthly income from rental or other real property	\$	\$0.00
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Gross receipts (before all deductions)	\$0.00	\$0.00																						
Ordinary and necessary operating expenses	– \$0.00	– \$0.00																						
Net monthly income from rental or other real property	\$	\$0.00																						
7. Interest, dividends, and royalties	\$0.00	\$0.00																						

Column A
Debtor 1Column B
Debtor 2 or
non-filing spouse

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \downarrow

For you \$ 0.00

For your spouse \$ 0.00

\$ 0.00

\$ 0.00

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00

\$ 0.00

10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

+ \$ 0.00

+ \$ 0.00

Total amounts from separate pages, if any.

11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 1,008.67

+ \$ 0.00

= \$ 1,008.67

Total current
monthly income**Part 2: Determine Whether the Means Test Applies to You**

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11. Copy line 11 here \rightarrow

\$ 1,008.67

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ 12,104.04

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

3

Fill in the median family income for your state and size of household. 13.

\$ 0.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☒ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1

Shanni Snyder

First Name

Middle Name

Last Name

Case number (if known) 18-21983

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

x 

Signature of Debtor 1

x

Signature of Debtor 2

Date 07/27/2022
MM / DD / YYYY

Date
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Shanni Snyder
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of Pennsylvania

Case number 18-21983
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No **I used some fillable forms that did autocalculations.**

☐ Yes. Name of person _____ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x Shanni Snyder
Signature of Debtor 1

x _____
Signature of Debtor 2

Date 07/27/2022
MM / DD / YYYY

Date _____
MM / DD / YYYY

Debtor 1	Shanni Snyder		
	First Name	Middle Name	Last Name

Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 18-21983
(if know)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
- ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H)

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

Note: No wages were received. U Lock Inc. violated wages laws by accepting services and not providing a wage. This is why I received a judgment but no salary.

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1		Debtor 2	
Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ 0	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ 0	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ 0	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

- ☐ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? *Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No.
☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No.
☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title: <u>Shanni Snyder v. U Lock Inc.</u> Case number: <u>21-cv-00904</u>	Lawsuit for wage violations because U Lock Inc failed to compensate me for assistance I provided. A judgment for \$262702 was awarded. Of that judgment, \$150883 belongs to the bankruptcy estate unless abandoned (865 days of 1506 day time period -- January 1, 2016, to May 15, 2018 bankruptcy filing date), and \$31579 (180 days from May 15, 2018). \$80876 does not appear to belong to the bankruptcy estate.; Date filed: 07/14/2021	United States District Court WDPA Court Name <u>US Courthouse</u> Number Street <u>Pittsburgh PA 15219</u> City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Case title: <u>Tomasic v. Snyder</u> Case number: <u>GD 05-4025</u>	ejectment suit reversed by appeals court. claimant owes debtor for the 15 years of breach of quiet enjoyment.; Date filed: 01/01/2005	Court of Common Pleas of Allegheny County Court Name <u>Allegheny Courthouse</u> Number Street <u>Pittsburgh PA 15219</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title: <u>East Allegheny v. Snyder</u> Case number: <u>AR 09-000544</u>	School tax lawsuit. Based on info, East Allegheny was paid.; Date filed: 01/01/2009	Court of Common Pleas Court Name <u>Allegheny Courthouse</u> Number Street <u>Pittsburgh PA 15219</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title: <u>Tammy Snyder v. Liberty Mutual</u> Case number: <u>GD-09-020506</u>	Petition pending to vacate discontinuance remains pending; Date filed: 01/01/2012	Court of Common Pleas Allegheny Court Name <u>Allegheny County Courthouse</u> Number Street <u>Pittsburgh PA 15219</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title: <u>Shanni Snyder v. U Lock</u> Case number: <u>22CJ00928</u>	Lis Pendens, lien priority, declaratory judgment	Court of Common Pleas Westmoreland Court Name <u>2 North Main</u> Number Street <u>Greensburg PA 15601</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title: <u>Tammy Snyder v. Liberty Mutual</u> Case number: <u>GD 09-020506</u>	Petition to obtain judgment based on action being discontinued and to strike discontinuance so debtor could claim her insurance property.; Date filed: 01/01/2009	Court of Common Pleas Allegheny Court Name <u>Allegheny County Courts</u> Number Street <u>Pittsburgh PA 15219</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title: <u>Shanni Snyder v. U Lock</u> Case number: <u>21JU04758</u>	Lodged judgment against U Lock perfecting a lien on all real property effective December 15, 2021; Date filed: 12/15/2021	Court of Common Pleas Westmoreland Court Name <u>2 N Main Street</u> Number Street <u>Greensburg PA 15601</u> City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Case title: <u>Snyder v. U Lock</u> Case number: <u>22 CJ 00928</u>	Lis pendens and writ of summons to seek avoidable preference and to void transfer, establish lien priority; Date filed: 04/21/2022	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded <u>Court of Common Pleas of Westmoreland</u> <small>Court Name</small> <u>County</u> <u>2 N Main Street</u> <small>Number Street</small> <u>Greensburg PA 15601</u> <small>City State ZIP Code</small>
Case title: <u>Shanni Snyder v. Michael Daugherty et al</u> Case number: <u>11-cv-0879</u>	Civil rights case for assisting with a self-help eviction; Date filed: 07/05/2011	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded <u>United States District Court</u> <small>Court Name</small> <u>700 Grant Street</u> <small>Number Street</small> <u>Pittsburgh PA 15219</u> <small>City State ZIP Code</small>
Case title: <u>Snyder v. Scalise</u> Case number: <u>11 CI 04270</u>	Snyder filed case to enjoin unlawful eviction. Scalise counterclaimed for damage. Based on info, the suit is moot; however, debtor lists Scalise as a creditor; Date filed: 08/01/2011	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded <u>Court of Common Pleas Westmoreland County</u> <small>Court Name</small> <u>2 N Main</u> <small>Number Street</small> <u>Greensburg PA 15601</u> <small>City State ZIP Code</small>
Case title: <u>Shanni Snyder v. RMWS Limited</u> Case number: <u>12-cv-0912</u>	Fair Housing, 42 USC 1983, RICO, Landlord Tenant, Conversion; Date filed: 07/02/2012	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded <u>United States District Court</u> <small>Court Name</small> <u>700 Grant Street</u> <small>Number Street</small> <u>Pittsburgh PA 15219</u> <small>City State ZIP Code</small>

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☒ No
☐ Yes. Fill in the details.

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

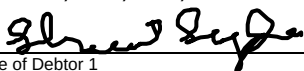
- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation
☒ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x 

Signature of Debtor 1

x

Signature of Debtor 2

Date 07/27/2022

Date _____

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Crown Real Estate & Management Systems Inc
12801 Route 30
Irwin, PA 15642

East Allegheny School District
1150 Jacks Run Road
North Versailles, PA 15137

John H Boeggeman III, John H. Boeggeman et al
c/o Alan Papernick
301 Grant Street, 34th Floor
Pittsburgh, PA 15219

Robert Biros, Christine Biros, John Biros
3285 Jacks Run Road
McKeesport, PA 15131

United States Bankruptcy Court
Western District of Pennsylvania

In re: Shanni Snyder

Case No. 18-21983

Debtor(s)

Chapter 7

Verification of Creditor Matrix

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 07/27/2022



Signature of Debtor

Signature of Joint Debtor

Fill in this information to identify your case:

Debtor 1 Shanni Snyder
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name


United States Bankruptcy Court for the: Western District of Pennsylvania (State)

Case number 18-21983
(If known)

Check the appropriate box as directed in lines 40 or 42:

According to the calculations required by this Statement:

- ☐ 1. There is no presumption of abuse.
- ☒ 2. There is a presumption of abuse.

 Check if this is an amended filing

Official Form 122A-2

Chapter 7 Means Test Calculation

4/22

To fill out this form, you will need your completed copy of *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Determine Your Adjusted Income

1. Copy your total current monthly income Copy line 11 from Official Form 122A-1 here → 1. \$ 1,008.67

2. Did you fill out Column B in Part 1 of Form 122A-1?

- ☒ No. Fill in \$0 for the total on line 3.
- ☐ Yes. Is your spouse filing with you?
- ☐ No. Go to line 3.
- ☐ Yes. Fill in \$0 for the total on line 3.

3. Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents. Follow these steps:

On line 11, Column B of Form 122A-1, was any amount of the income you reported for your spouse NOT regularly used for the household expenses of you or your dependents?

- ☒ No. Fill in 0 for the total on line 3.
- ☐ Yes. Fill in the information below:

State each purpose for which the income was used

For example, the income is used to pay your spouse's tax debt or to support people other than you or your dependents

Fill in the amount you are subtracting from your spouse's income

_____	\$ _____
_____	\$ _____
_____	+ \$ _____
Total.	\$ <u>0.00</u>

Copy total here → - \$ 0.00

4. Adjust your current monthly income. Subtract the total on line 3 from line 1.

\$ 1,008.67

Part 2: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 122A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to *you*, it means both you and your spouse if Column B of Form 122A-1 is filled in.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ _____

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

People who are under 65 years of age

7a. Out-of-pocket health care allowance per person \$ _____

7b. Number of people who are under 65 X _____

7c. **Subtotal.** Multiply line 7a by line 7b. \$ _____ Copy here → \$ _____

People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person \$ _____

7e. Number of people who are 65 or older X _____

7f. **Subtotal.** Multiply line 7d by line 7e. \$ _____ Copy here → + \$ _____

7g. **Total.** Add lines 7c and 7f.....

\$ _____

Copy total here →

\$ _____

Local Standards

You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities – Insurance and operating expenses
- Housing and utilities – Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form.
This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ _____

9. **Housing and utilities – Mortgage or rent expenses:**

- 9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. 9a. \$ _____

- 9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of the creditor	Average monthly payment
_____	\$ _____
_____	\$ _____
_____	+ \$ _____
Total average monthly payment	\$ _____

Copy here →

— \$ _____

Repeat this amount on line 33a.

- 9c. Net mortgage or rent expense.

Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this amount is less than \$0, enter \$0.

9c.

\$ _____

Copy here →

\$ _____

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim. \$ _____

Explain why:

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- ☐ 0. Go to line 14.
☐ 1. Go to line 12.
☐ 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. \$ _____

13. Vehicle ownership or lease expense: Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1 Describe Vehicle 1: _____

13a. Ownership or leasing costs using IRS Local Standard 13a. \$ _____

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you filed for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
_____	\$ _____
_____	+ \$ _____
Total average monthly payment	\$ _____

Copy here →

— \$ _____

Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. If this amount is less than \$0, enter \$0.

\$ _____

Copy net Vehicle 1 expense here →

\$ _____

Vehicle 2 Describe Vehicle 2: _____

13d. Ownership or leasing costs using IRS Local Standard 13d. \$ _____

13e. Average monthly payment for all debts secured by Vehicle 2.

Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment
_____	\$ _____
_____	+ \$ _____
Total average monthly payment	\$ _____

Copy here →

— \$ _____

Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from 13d. If this amount is less than \$0, enter \$0.

\$ _____

Copy net Vehicle 2 expense here →

\$ _____

14. Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.

\$ _____

15. Additional public transportation expense: If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*.

\$ _____

Other Necessary Expenses

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.
Do not include real estate, sales, or use taxes. \$ _____
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$ _____
18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ _____
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$ _____
20. **Education:** The total monthly amount that you pay for education that is either required:
☐ as a condition for your job, or
☐ for your physically or mentally challenged dependent child if no public education is available for similar services. \$ _____
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.
Do not include payments for any elementary or secondary school education. \$ _____
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.
Payments for health insurance or health savings accounts should be listed only in line 25. \$ _____
23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. + \$ _____
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 22A-1, or any amount you previously deducted.
24. **Add all of the expenses allowed under the IRS expense allowances.** \$ _____
Add lines 6 through 23.

Additional Expense Deductions

These are additional deductions allowed by the Means Test.
Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$ _____

Disability insurance \$ _____

Health savings account + \$ _____

Total \$ _____

Copy total here → \$ _____

Do you actually spend this total amount?

- ☐ No. How much do you actually spend? \$ _____
☐ Yes

26. **Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b). \$ _____

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. \$ _____
 By law, the court must keep the nature of these expenses confidential.

28. **Additional home energy costs.** Your home energy costs are included in your non-mortgage housing and utilities allowance on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in the non-mortgage housing and utilities allowance, then fill in the excess amount of home energy costs. \$ _____

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$189.58* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. \$ _____

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/25, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. \$ _____

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2). \$ _____

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

\$ _____

Deductions for Debt Payment**33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33g.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Mortgages on your home:**Average monthly payment**

33a. Copy line 9b here ➔ \$ _____

Loans on your first two vehicles:

33b. Copy line 13b here. ➔ \$ _____

33c. Copy line 13e here. ➔ \$ _____

33d. List other secured debts:

Name of each creditor for other secured debt**Identify property that secures the debt****Does payment include taxes or insurance?**☐

No

\$ _____

☐

Yes

☐

No

\$ _____

☐

Yes

☐

No

+ \$ _____

☐

Yes

33e. Total average monthly payment. Add lines 33a through 33d. \$ _____

Copy total here ➔

\$ _____

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?☐

No. Go to line 35.

☐

Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor**Identify property that secures the debt****Total cure amount****Monthly cure amount**

_____ \$ _____ ÷ 60 = \$ _____

_____ \$ _____ ÷ 60 = \$ _____

_____ \$ _____ ÷ 60 = + \$ _____

Total

\$ _____

Copy total here ➔

\$ _____

35. Do you owe any priority claims such as a priority tax, child support, or alimony — that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.☐

No. Go to line 36.

☐

Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims \$ _____ ÷ 60 = \$ _____

36. Are you eligible to file a case under Chapter 13? 11 U.S.C. § 109(e).

For more information, go online using the link for *Bankruptcy Basics* specified in the separate instructions for this form. *Bankruptcy Basics* may also be available at the bankruptcy clerk's office.

☐

No. Go to line 37.

☐

Yes. Fill in the following information.

Projected monthly plan payment if you were filing under Chapter 13

\$ _____

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

X _____

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense if you were filing under Chapter 13

\$ _____

Copy total
here →

\$ _____

37. Add all of the deductions for debt payment.

Add lines 33e through 36.

\$ _____

Total Deductions from Income**38. Add all of the allowed deductions.**Copy line 24, *All of the expenses allowed under IRS expense allowances*

\$ _____

Copy line 32, *All of the additional expense deductions*

\$ _____

Copy line 37, *All of the deductions for debt payment*

+ \$ _____

Total deductions

\$ _____

Copy total here →

\$ _____

Part 3: Determine Whether There Is a Presumption of Abuse**39. Calculate monthly disposable income for 60 months**39a. Copy line 4, *adjusted current monthly income*

\$ 1,008.67

39b. Copy line 38, *Total deductions*

- \$ _____

39c. Monthly disposable income. 11 U.S.C. § 707(b)(2).

Subtract line 39b from line 39a.

\$ 1,008.67

Copy line
39c here →

\$ 1,008.67

For the next 60 months (5 years)

x 60

39d. **Total.** Multiply line 39c by 60. 39d.

\$ 60,520.00

Copy
line 39d
here →

\$ 60,520.00

40. Find out whether there is a presumption of abuse. Check the box that applies:

☐ **The line 39d is less than \$9,075*.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse*. Go to Part 5.

☒ **The line 39d is more than \$15,150*.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse*. You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

☐ **The line 39d is at least \$9,075*, but not more than \$15,150*.** Go to line 41.

* Subject to adjustment on 4/01/25, and every 3 years after that for cases filed on or after the date of adjustment.

41. 41a. **Fill in the amount of your total nonpriority unsecured debt.** If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 106Sum), you may refer to line 3b on that form.

41a. \$ _____

x .25

- 41b. **25% of your total nonpriority unsecured debt.** 11 U.S.C. § 707(b)(2)(A)(i)(I)
Multiply line 41a by 0.25.

\$ _____	Copy here →	\$ _____
----------	-------------	----------

42. **Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.**

Check the box that applies:

- ☐ **Line 39d is less than line 41b.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse.* Go to Part 5.
- ☐ **Line 39d is equal to or more than line 41b.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse.* You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

Part 4: Give Details About Special Circumstances

43. **Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative?** 11 U.S.C. § 707(b)(2)(B).

- ☒ No. Go to Part 5.
- ☐ Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances

The support of \$588 ended in August 2018. There is a judgment
in my favor for \$266,000, of which the bankruptcy estate
owns a portion. If paid, there would be no need for discharge.

Average monthly expense or income adjustment

600

\$ _____

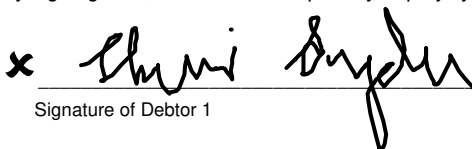
\$ _____

\$ _____

\$ _____

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

x 

Signature of Debtor 1

x

Signature of Debtor 2

Date 07/27/2022

MM / DD / YYYY

Date 07/27/2022

MM / DD / YYYY